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Ronald Dean Cotner and wife, Debbie Brown Cotner, GRANTOR(S)

ASSUMPTION

WARRANTY DEED

John R. Goulart, Jr. and wife, Bernadette W. Goulart, GRANTEE(S)

For and in consideration of the sum of Ten Dollars (\$10.00) cash in hand paid and other good and valuable considerations, the receipt and sufficiency of which is hereby acknowledged, and the assumption by the Grantee(s) hereinafter named of that certain indebtedness evidenced by a promissory note secured by that Deed of Trust of record in Real Estate Trust Deed Book 376, Page 676, in the office of the Chancery Clerk of DeSoto County, Mississippi, and to which said recorded instrument reference is hereby made, Ronald Dean Cotner and wife, Debbie Brown Cotner, do(es) hereby sell, convey and warrant unto John R. Goulart, Jr. and wife, Bernadette W. Goulart, as tenants by the entirety with full rights of survivorship and not as tenants in common, the land lying and being situated in DeSoto County Mississippi, and to which situated in DeSoto County, Mississippi, described as follows, towit:

Lot 2064 Section "F" DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West, City of Horn Lake, DeSoto County, Mississippi, as per plat thereof recorded in plat book 13, pages 1-5, in the office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty in this deed is subject to rights of way and easements for public roads and public utilities; to building, zoning, subdivision and health department regulations in effect in DeSoto County, Mississippi; and to the covenants, limitations restrictions set forth with the recorded plat of said subdivision.

The mortgage lender is authorized and directed to transfer without charge all escrow funds to the Grantees.

Possession is given upon the delivery of this Deed.

Witness our signature this the 29th day of December, 1993.

ule Wen Dean Cotner

Debbie Brown Cotner

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STATE OF MISSISSIPPI

COUNTY OF DESOTO

Personally appeared before me the undersigned authority in and for said County and State the within named Ronald Dean Cotner and wife, Debbie Brown Cotner, who acknowledged that they signed and delivered the above and foregoing Warranty Deed as their free and voluntary act and deed and for the purposes therein expressed.

Given under my hand and official seal of office this the 29th day of December, 1993.

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Notary Public

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My commission expires:

Grantors Address:

4289 Red OOK Nesht, MS 38651 Phone: Res. - 342 - 3004 Bus. - 393 - 2110

Prepared By:

Tollison Austin & Twiford 230 Goodman Suite 510

Southaven, Mississippi 38671

(601) 349-2234

Grantees Address:

3905 Carroll Drive Horn Lake, MS 38637

Phone: Res. - 347 - 4000 Bus. - 347 - 4000

STATE MS .- DESOTO CO. E.K.

JAN 3 8 14 AM 194

S. Cleveland